



The Oregon Federal Executive Board presents

The Thrift Savings Plan A - Z

Led by representatives of the Federal Retirement Thrift Investment Board, this overview is designed for all Federal employees under the Federal Employees' Retirement System (FERS) or Civil Service Retirement System (CSRS). This briefing not only covers the advantages of participating in the Thrift Savings Plan (TSP) for those eligible but not yet contributing, but it also provides information on the current features and future changes to the program for employees who are already contributing. The session covers:

- The Thrift Saving Plan: what it is and is not, relationship to FERS and CSRS
- TSP Benefits: tax benefits, contribution rules, transfers and rollovers into the TSP, using the TSP web site and thriftline, obtaining account information
- TSP Investment Funds: introduction, contribution allocation, interfund transfers, explanation of the TSP investment funds, daily valuation
- Loan Program: general purpose, residential, repayment of a TSP loan
- In-Service Withdrawals: age-based, financial hardship
- Withdrawal Program: post separation withdrawal options, partial and full withdrawal, the withdrawal process, special concerns (tax implications, need for planning)
- Spouse's Rights
- Death Benefits

DATE: TUESDAY, FEBRUARY 10th, 2004

TIMES: Two sessions, 8:30 a.m. - 11:30 a.m. or 12:30 p.m. - 3:30 p.m.
(choose one)

LOCATION: GSA Auditorium (at the BPA headquarters bldg.)
911 N. E. 11th Avenue
Portland, OR 97232

COST: FREE

TO REGISTER: Complete and send to us our training registration form, which can be found at www.oregon.feb.gov, to Mary Ceciliani at mcecilia@pceez.com or 503-326-2070. If you cannot retrieve the form via the web, contact Mary at the e-mail above or 503-326-3010 to have one faxed or e-mailed to you.

A valuable opportunity not to be missed!

Oregon Federal Executive Board

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